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Understanding the Domestic Package Cover

In Kenya, we have various insurance companies that offer the domestic package insurance cover. But what really is the domestic package cover all about? The domestic package insurance covers accidental loss or damage to residential homes and or contents of a dwelling house including your valuable items which are normally carried or worn. It incorporates your personal liability and that of your household members hence why it is termed as “package” because it offers a variety of covers under one policy and caters to everything in your household.

It is specifically designed and suited to cover a private dwelling house and can be taken out either by a tenant or a homeowner.

The domestic package covers the following:

Section A - Buildings

This section covers damage to the private dwelling house or flat including domestic buildings, landlord fixtures and fittings, walls, gates and fences all on the same premises, caused by the named perils.

Section B - Contents

This section covers contents of the residence being a private dwelling house or private flat consisting of furniture, household goods and personal effects, for every description, the property of the insured or any member of his family normally residing with him and fixtures and fittings the insured's own or for which he is legally responsible not being landlords fixtures and fittings.

Section C - All Risks

This section covers loss of or damage to property insured by any cause/peril not specifically excluded in the policy.

This section provides a more comprehensive cover for a select group of items that are generally considered more valuable and or portable e.g. jewellery, laptops, phones, cameras, etc.



Section D - Work Injury Benefits Act

This covers your employees for injuries or death or disease that arises out of and in the course of employment.

Employers' liability cover

In the event of death of or bodily injury or disease to any domestic employee occurring during the currency of the Policy and or arising in the course of employment, the company will compensate for the claims including costs and expenses which the Insured will become liable to pay at Common Law.

Section E - Owner's Liability

As per the policy, this covers liability that the insured may be made liable as an owner (not occupier) of the premises arising from and in connection with: -

- a. Accidental bodily injury (including illness) to any person other than a member of the Insured's household or a person in his service at the time of the occurrence giving rise to the injury.
- b. Accidental loss of or damage to property not belonging to or in the custody or control of the Insured or a member of his household or a person in his service occurring on or about the Residence.

Section F - Occupier's and Personal Liability

As per the policy, this covers liability that the insured may be made liable as occupier of the premises arising from and in connection with: -

- a. Accidental bodily injury (including illness) to any person other than a member of the Insured's household or a person in his service at the time of the occurrence giving rise to the injury.
- b. Accidental loss of or damage to property not belonging to or in the custody or control of the Insured or a member of his household or a person in his service occurring on or about the Residence.



With this, we hope that you now have a better understanding of the domestic package cover. Contact us for personalized and professional insurance advice, whether it's the domestic package cover or any other insurance cover.



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